FILED

IN THE UNITED STATES BANKRUPTCY COURT FOR THE THE NORTHERN DISTRICT OF OKLAHOMA

OCT 15 1998

In re: HEIDI MITCHELL TOWNSEND	TIMOTHY R. WALBRIDGE, CLERK U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF OKLAHOM No. 96-03135 (M) Chapter 7
Debtors. HEIDI MITCHELL TOWNSEND)))
Plaintiff, vs.)))) Adv. Proceeding No.98-0132-M
AMERICAN STUDENT ASSISTANCE))
Defendant,))

JUDGMENT

THIS MATTER came on before the Court for trial on September 23, 1998 on the Complaint filed by the Plaintiff herein. The Court, having heard evidence and argument and having issued its findings of fact and conclusions of law in open court on October 7, 1998, which findings of fact and conclusions of law are incorporated herein by reference.

IT IS THEREFORE ORDERED judgment herein is partially entered in favor of the Plaintiff Heidi Mitchell Townsend and against the Defendant American Student Assistance.

IT IS FURTHER ORDERED that the educational loan which is the subject of the Complaint be, and the same hereby are, dischargeable in all amounts greater than \$13,000.00.

IT IS FURTHER ORDERED however, that Plaintiff's Complaint is denied as to all amounts up to \$13,000.00.

Dated this / 4 day of October, 1998.

Terrence L. Michael

United States Bankruptcy Judge

Shawn Lawhorn Mark A. Grober

DOCKETED 0-/5 1978 Clerk, U.S. Bankruptey Court Northern District of Oklahoma

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